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- **Insurers Hold Down Insured Losses by Upholding Building Codes**, *Domenick J. Yezzi Jr., CPCU*. Opinion. Catastrophe losses are a growing threat to the insurance industry. But one company is tackling the problem with an innovative program that evaluates the effectiveness of municipalities' building codes. The program has been launched in the three most hurricane-prone states and will be gradually implemented country-wide by the year 2000. **Winter, p. 206**

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- **Five Perspectives on Mandatory Continuing Education Requirements for the CPCU Designation**, *Roger Smith, CPCU, and Larry Brandon, CPCU*. Five contributors from around the country present their perspectives on mandatory continuing education for the CPCU designation. The editor of the *CPCU Journal* chose these five individuals because they all have been actively involved in this issue for some time, and taken as a whole, present a wide divergence of opinions and perspectives on this issue.

The American Institute for Chartered Property Casualty Underwriters is currently studying the issue of mandatory continuing education and the Institute's Board of Trustees will soon act on this matter. All CPCUs should take an active interest in this subject. The five perspectives presented here bring together many different viewpoints on the issue and should help everyone become better informed on this topic. **Summer, p. 116**

- **Insurance Faculty Internships—An Update**, *Barry D. Smith, Ph.D., CPCU, CLU, FLMI*. Editorial **Summer, p. 67**
- **The Continuing Education Paperwork Jangle**, *Barry D. Smith, Ph.D., CPCU, CLU, FLMI*. Editorial **Winter, p. 195**

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- **Financial and Organizational Impact of Superfund-Mandated Hazardous Waste Liabilities on the Insurance Industry**, *Dan R. Anderson, Ph.D., CPCU*. Superfund-mandated and other environmental liabilities have the potential to have substantial financial and organizational impacts on the property and casualty insurance industry. This article estimates these impacts under different assumptions on the industry as a whole, on groups of insurers, and on specific insurers. The effects of proposed changes in the Superfund program are also examined. **Spring, p. 22**

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with property/casualty insurance do not appear to differ greatly from those of the general public. Congressional staff are more likely than others to carry automobile, homeowners, and renters insurance, and few have experienced significant problems shopping for insurance or in the handling of their claims. Respondents cited more lawsuits and higher medical costs most frequently as major factors contributing to increases in automobile insurance costs, while fraudulent claims were considered the major cause of higher homeowners/renters insurance costs. Most congressional staff hear only occasionally from constituents on property/casualty insurance issues and turn to a variety of sources for information on these issues. As a group, congressional staff do not appear to approach property/casualty legislation with strong biases and could be receptive to learning more about property/casualty insurance products and issues. **Fall, p. 165**

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## MANAGED CARE

- **Managed Care in Workers Compensation**, Mark J. Browne, Ph.D., and Dan R. Anderson, Ph.D., CPCU. Health care costs have been increasing substantially and currently comprise nearly 50 percent of workers compensation payments. In an effort to stem escalating health care costs in workers compensation, managed care techniques are increasingly being employed by employers and insurers. This article discusses managed care specifically as it is being used in controlling workers compensation medical payments. Various studies are cited, which document the cost savings attributed to managed care methods. Present and future impacts of managed care on the property and liability insurance industry are discussed. **Fall, p. 145**

- **Managed Care: A Short Phrase but a Long Story...**, Jon Gice, CPCU. Managed care is a phrase that is commonly used in any discussion of health care, yet there is no singular definition of this phrase. This can lead to considerable confusion for workers compensation practitioners who may be expected to offer managed care as a component for workers compensation insurance coverage. This article discusses managed care and its multiple techniques as they apply in both health insurance and workers compensation insurance. **Fall, p. 159**

## MANAGEMENT

- **Breaking Barriers to Serving Urban Markets**, Vincent J. Trosino. Guest Editorial. **Summer, p. 70**
- **Leveling the Playing Field**, David S. Medvidofsky, CPCU, CIC, AAI. Opinion. Many forces have caused property and casualty insurers to reassess traditional business practices. This process will have dramatic and long-term implications on the agency force, company employees, stockholders, and policyholders. A viable alternative that many insurers are considering is outsourcing. Outsourcing will allow all companies, even those without substantial resources, to compete at a level that will support their future success. A look at factors that have caused companies to consider re-engineering practices is followed by an explanation of outsourcing and the advantages that it provides. **Spring, p. 18**
- **Market Failure in Urban Property Insurance Markets: An Assessment of Potential Solutions**, William J. Warfel, Ph.D., CPCU, CLU. Lack of affordable homeowners insurance in inner-city neighborhoods has focused attention on whether underwriting practices having a disparate impact on inner-city residents are racially discriminatory. This article identifies underwriting practices that have a disparate impact on inner-city residents and considers whether they serve a legitimate business purpose. Measures implemented by insurers to improve their performance in serving

inner-city neighborhoods are identified. A case is made that not allowing insurers to use legitimate underwriting practices that have a disparate impact on inner-city residents will result in an inequitable distribution of the cost of subsidizing homeowners insurance for inner-city residents, will produce an insurance availability problem, and will require costly government intervention as well. Proposed solutions to the availability and affordability problem that exists with respect to homeowners insurance for inner-city residents are discussed.

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- **Redlining Myths and Realities**, Marvin Kelly, CPCU. Opinion. **Summer, p. 76**

- **Redlining, Property Insurance and Urban Markets: Concepts, Issues, Initiatives, and Solutions**, Rosemary Baptiste, CPCU, James Carson, Ph.D., CPCU, George Flanagan, Ph.D., CPCU, John Jolliff, CPCU, CLU, and Sue Watkins, CPCU. This article documents the evolution of redlining concepts, urban property insurance issues, and associated problems. It seeks to enlighten members of the insurance industry as to the history of redlining and the current discussion underway in the nation and to compare and contrast concepts of redlining currently in use. The article reviews and updates the legislative and regulatory initiatives and proposals under consideration, developments in the states, and prospects for federal legislation. The article projects possible paths of redlining legislation and regulation. It provides proactive recommendations and alternatives that the industry should consider in order to better serve the urban market. **Summer, p. 82**

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## RISK MANAGEMENT

- **A New Perspective on Risk**, Mark Jablonski, CPCU. The practicing risk manager is most concerned with the possibility of accidental losses that can have a significant financial impact on his or her organization. Exposures to these types of losses present genuine risk. This article suggests a new perspective on the concept of risk that recognizes its imprecise and uncertain character. Uncertainty in both the definition and measurement of risk is represented using fuzzy set theory. The result is a realistic approach to the formal analysis of risk. **Winter, p. 225**

- **Effective Risk Management of the Hostile Environment: Sexual Harassment Liability Loss Exposure**, *Francis Achampong, Ph.D., LL.B., LL.M.* This article examines significant recent developments in sexual harassment law that affect the chance of a hostile environment sexual harassment liability loss. It discusses the critical issue of how employers, in order to effectively manage this liability loss exposure, need to select, implement, and monitor risk management techniques, such as loss control measures that stress education, an effective policy on both employee and non-employee harassment, and prompt remediation of known harassment; risk transfers through insurance and other mechanisms where appropriate; and avoidance where feasible.

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- **Re-Engineering the "Black Box" of Underwriting**, *Joseph J. DeSalvo.* Opinion. Why do insurers continually focus their operational improvements on expense reductions, when there is arguably more savings potential on the loss side? The author contends that most insurers look first for savings in the expense ratio because they consider losses "out of control." Controlling the function of underwriting is fast becoming a lost art. This article describes five key tactics that make up a comprehensive underwriting improvement

strategy, including providing useful and accessible reference material, leveraging the knowledge of experts, identifying expert competency, providing competency training, and establishing underwriting tracking systems.

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- **The Role of Credit History Scoring in Personal Lines Insurance Underwriting**, *Dale M. Halon, CPCU, CIC, and Lamont D. Boyd, CPCU.* The role of underwriting is to review and assess risk factors and potential hazards. Moral and morale hazards and financial stability are risk factors that traditional underwriting tools do not identify for personal lines insurance. Consumer credit history, without regard to level of income, provides a look into these risk factors as predictors just as other underwriting tools provide information about the physical aspects of the risk. Additionally, empirical scoring of the attributes in consumer credit history reports provides an accurate, consistent, and objective measure that can be used in conjunction with other risk assessment tools. This broader view of risks can help insurers make personal insurance more available and possibly more affordable by identifying risk factors other than the physical characteristics of risk.

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## WORKERS COMPENSATION

- **Managed Care in Workers Compensation**, *Mark J. Browne, Ph.D., and Dan R. Anderson, Ph.D., CPCU.* Health care costs have been increasing substantially and currently comprise nearly 50 percent of workers compensation payments. In an effort to stem escalating health care costs in workers compensation, managed care techniques are increasingly being employed by employers and insurers. This article discusses managed care specifically as it is being used in controlling workers compensation medical payments. Various studies are cited, which document the cost savings attributed to managed care methods. Present and future impacts of managed care on the property and liability insurance industry are discussed.

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